



Compare Trust Administrators' RepayMe™ Debit Card with other Commuter Benefit Plans

	TAI's DEBIT CARD	Commuter Checks™ Vouchers	Distributing Transit Passes
Nationwide Acceptance	YES Works at all VISA® locations. For employees, it means no claims to file or waiting for vouchers or transit passes to arrive in the mail!	No Each transit district has a separate voucher provider - no national system. Employers must work with providers from every metropolitan city.	No Each transit agency issues its own passes - not national. Employers coordinate with each transit agency from every metropolitan city.
Works with Transit and Parking Benefit	YES Wherever VISA® accepted	No	No
Works for Pre & Post Tax Benefit Deductions	YES Card has "stored" value capabilities for tax and financial accounting.	No	No
Security Features	YES Card can be canceled and re-issued. Card is "product-code" protected and used only for authorized purchases.	No Lost or stolen vouchers cannot be replaced without additional cost.	No Lost or stolen passes cannot be replaced without additional cost.
Works with Cafeteria Plans (I.R.C. Section 125) • Health Care FSA • Dependent Care FSA	YES Card can pay doctors, dentists, vision, drugs and day care costs - no claim forms or waiting for reimbursement.	No	No
Works with HRAs & HSAs (I.R.C. Sections 105 & 223)	YES Card has "stored" value capabilities to accommodate multiple benefit plans.	No	No

TAI's Debit Card complies with Internal Revenue Code Section 132(f). TAI participates in the Environmental Protection Agency's Commuter Choice Leadership Initiative (CCLI). CCLI's mission is to promote commuter benefits for employees. Trust Administrators, Inc. © 2002-2006 Trademarks referenced are those of their owners.

For information about setting up your
Debit Card Plan • Contact Us:

800-932-3539
www.trustadmin.com

TRUST ADMINISTRATORS, INC.
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Benefit Consultants & Administrators • Since 1984

About Trust Administrators' DEBIT CARD Commuter Plan

Debit Card Technology

Trust Administrators' RepayMe Card is a "stored-value" Card, more commonly known as a "debit" card. The Card is used by employees to pay transit and parking expenses in connection with an Employer's Commuter Benefit Plan (I.R.C. section 132(f)). The Card works at transit agencies and parking facilities throughout the country where VISA® is accepted.

The Card is the first "Nationwide" commuter debit card. The Card works in San Francisco, Washington, D.C., New York, Chicago, Philadelphia and Boston.

No more employer hassles with different voucher providers from every city because the Card works everywhere - it's a faster and more efficient way to administer commuter benefits.

Implementing A Debit Card Commuter Plan

Implementing a Commuter Plan with Debit Card technology is simple. Trust Administrators, Inc. (TAI) provides employee materials, toll-free "Advice Line" and ongoing payroll interface. If you're using vouchers, it's easy to switch.

Employees sign up for pre-tax contributions either online or traditional paper enrollment. The Card is mailed to employees' homes and funded each pay period. Next, employees begin "swiping" the Card to pay their commuting expenses. Since payment is electronic, there are no claims to file. TAI monitors all transactions for compliance.

Employers of any size, from every industry (public, private and non-profit) can implement a Debit Card Commuter Plan.

Commuter Plan Tax Savings and Features

EMPLOYEES: Under federal law, The Plan allows employees to contribute pre-tax salary up to \$105 per month for mass transit expenses (buses, ferries, trains, vanpools) and up to \$205 for parking expenses (not gasoline or tolls) for calendar year 2006. Because contributions are pre-tax, employees save 30% to 50%, based on their federal and state income tax brackets.

Check reimbursement, direct deposit and payroll reimbursement if VISA® location unavailable.

EMPLOYERS: Employers share in the tax savings with lower contributions to FICA and workers' compensation - a tax savings from 8% to 10% for each dollar contributed by employees.

- No complex recordkeeping or on-going supplies
- Debit Card issued for plan year - not monthly vouchers
- No Tax Form 5500 required under I.R.C. Section 132(f)
- Online Employee Enrollment & Account Lookup

The Debit Card is a national commuter program under I.R.C. section 132(f) offered by Trust Administrators, Inc. ("TAI"). TAI provides administrative services supporting public and private efforts to reduce traffic congestion, improve air quality and promote public transportation and carpooling. TAI's Debit Card also works with an Employer's Cafeteria Plan enabling employees to pay doctors, dentists, pharmacy, vision and dependent day care expenses up to \$5,000 per calendar year creating one integrated pre-tax benefits package.



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